

STATE OF WASHINGTON**OFFICE OF
INSURANCE COMMISSIONER****BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON**

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In the Matter of)	
)	No. D 99- 76
LOREN C. TIKKA,)	
)	
Independent Associate)	ORDER TO CEASE AND DESIST

To: Loren C. Tikka
40721 N.E. Munch Road
Amboy, WA 98601

ORDER

Pursuant to RCW 48.02.080, Loren C. Tikka is hereby ordered to Cease and Desist the sale, solicitation, issuance, or renewal of any policies or contracts of insurance, including prepaid legal service benefit contracts, in Washington state.

THIS ORDER IS BASED ON THE FOLLOWING:

- 1) The Office of Insurance Commissioner has been provided with a copy of a brochure promoting Prepaid Legal Services, Inc. being distributed to residents of this state by a representative of Prepaid Legal Systems, Inc., Loren C. Tikka. Prepaid legal programs have been determined by the Washington State Attorney General and Office of Insurance Commissioner to be an insurance product. Prepaid Legal Services, Inc. has not been issued a certificate of authority pursuant to RCW 48.05.030, nor has Prepaid Legal Systems, Inc. complied with RCW 48.15.020 in order to place insurance in this state as an unauthorized insurer.
- 2) Loren C. Tikka is representing Prepaid Legal Systems, Inc. as its Independent Associate and as such, is holding herself out to be a licensed insurance agent in violation of RCW 48.17.060. Loren C. Tikka has not been issued a license pursuant to that statute.

Subject to the right to demand a hearing pursuant to chapters 48.04 and 34.04 RCW, this Order shall remain in effect pending further Order of the Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED THIS 16th day of July, 1999.

DEBORAH SENN
Insurance Commissioner

By

MARY M. COTTER
Enforcement Attorney